



2017 Individual Products Overview

October 2016



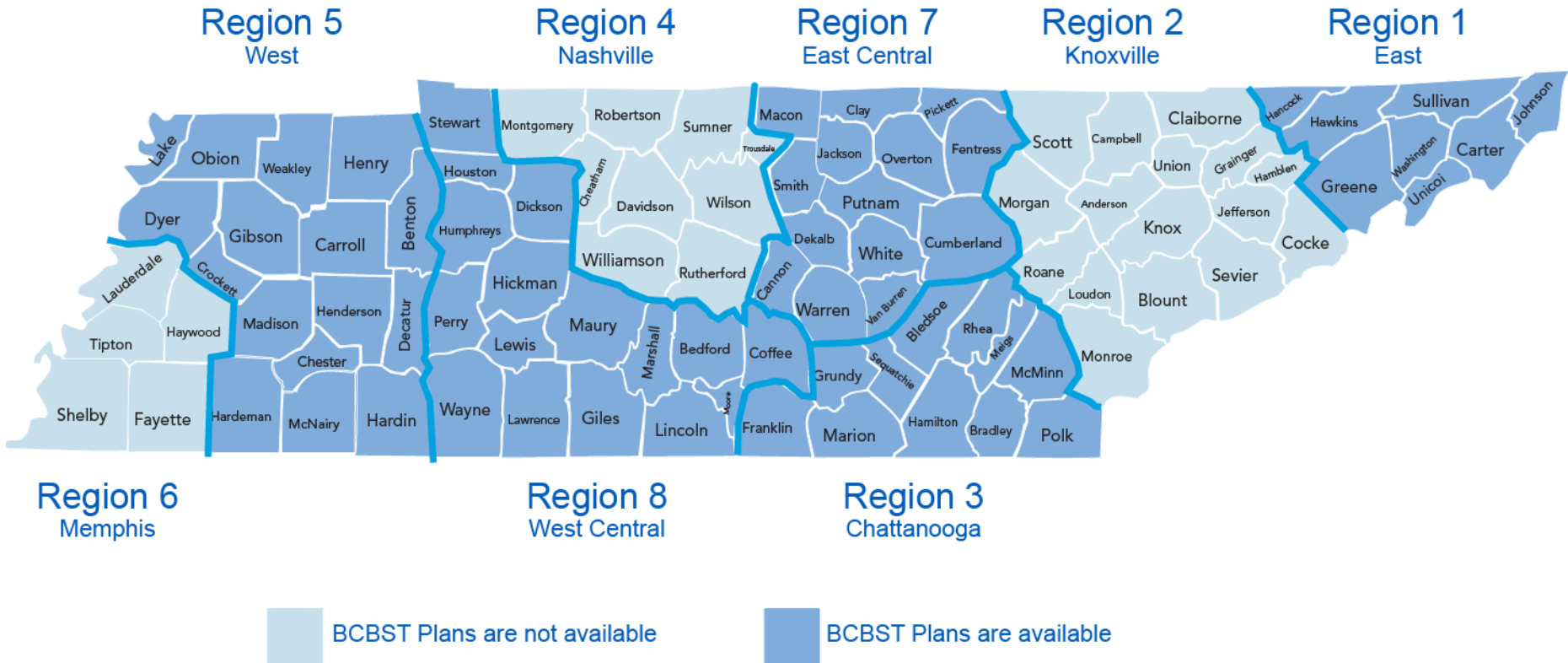
Agenda

- 2017 Product Portfolio
- Benefit Enhancements & Updates
- Questions
- Appendix



2017 Product Portfolio

Tennessee Service Areas



2017 Portfolio

- **Simplified Product Portfolio**
 - 2016 - 33 Off Marketplace/22 On Marketplace
 - 2017 - 4 Base Plans On/Off Marketplace
 - B07*, S01, S04, and G06
- **Blue Network SSM - Select**
 - Our most popular network
- **Discontinued Plans and Networks**
 - Platinum
 - Multi-State Plans
 - Networks E and P

***Only HSA compatible plan**

Bronze

- B07
 - \$5,200 Individual Deductible
 - \$6,400 Individual Out-of-Pocket Maximum
 - 50% Coinsurance
 - HSA Compatible

Bronze



Premium



Out-Of-Pocket

Silver

- S01
 - \$0 Individual Deductible
 - \$7,150 Individual Out-of-Pocket Maximum
 - 50% Coinsurance
- S04
 - \$2,000 Individual Deductible
 - \$5,100 Individual Out-of-Pocket Maximum
 - 50% Coinsurance

Silver



Premium



Out-Of-Pocket

Gold

- G06
 - \$1,500 Individual Deductible
 - \$4,500 Individual Out-of-Pocket Maximum
 - 80% Coinsurance
 - \$35/\$50 Office Visit Copay
 - \$8/\$35/\$60 RX Copay

Gold



Premium



Out-Of-Pocket

Changes to Meet Actuarial Values

- For 2017, CMS provided a new actuarial value calculator. Based on the new calculator, plan designs were changed to stay within the actuarial value ranges.

Plan Changes to Meet Actuarial Value Requirements

<u>2016</u>						<u>2017</u>					
Policy Form	Deductible Individual In Network	Coins In Network	OOP Max Individual In Network	Office Visit	Rx Benefit	Policy Form	Deductible Individual In Network	Coins In Network	OOP Max Individual In Network	Office Visit	Rx Benefit
S01	0	50%	6,350	Ded/Coins	Ded/Coins	S01	0	50%	7,150	Ded/Coins	Ded/Coins
S01-A	0	50%	5,250	Ded/Coins	Ded/Coins	S01-A	0	50%	5,700	Ded/Coins	Ded/Coins
S01-B	0	50%	1,450	Ded/Coins	Ded/Coins	S01-B	0	50%	1,700	Ded/Coins	Ded/Coins
S01-C	0	50%	550	Ded/Coins	Ded/Coins	S01-C	0	50%	675	Ded/Coins	Ded/Coins
S04	2,000	50%	4,000	Ded/Coins	Ded/Coins	S04	2,000	50%	5,100	Ded/Coins	Ded/Coins
S04-A	1,000	50%	3,650	Ded/Coins	Ded/Coins	S04-A	1,350	50%	4,200	Ded/Coins	Ded/Coins
S04-B	0	50%	1,450	Ded/Coins	Ded/Coins	S04-B	175	50%	1,600	Ded/Coins	Ded/Coins
S04-C	0	50%	550	Ded/Coins	Ded/Coins	S04-C	20	50%	675	Ded/Coins	Ded/Coins

Eligibility Redetermination and Re-enrollment Process

- **BCBST Discontinuation Notices**
 - Mailed on September 26th
 - 90-days in advance of last day of coverage
 - Members in discontinued regions (2, 4, 6)
- **Pre-Renewal Postcard**
 - Mailed shortly after Discontinuation Notices (10/3)
 - Members in regions (1, 3, 5, 7, 8)
 - Intended to ease their minds based on media coverage of the discontinuation notices
- **BCBST Renewal Notices**
 - Mail end of October
 - Required in hands by open enrollment

Renewal Mapping Process

- Members in regions 1, 3, 5, 7, and 8 will be mapped to a comparable plan within the same metallic level or next metallic level
 - All Bronze plans mapped to B07S
 - All Silver plans except S01 mapped to S04S
 - All Gold and Platinum plans mapped to G06S
- Members in regions 2, 4, and 6:
 - On-Marketplace will be mapped to a new carrier by CMS
 - Off-Marketplace will need to shop for new coverage
 - Complete application by 12/15 to get a 1/1 effective date

Benefit Enhancements & Updates

2017 Enhancements

- Cover Retinal or Dilated Eye Exam for Diabetics at 100%
- Separate and Distinct Visit Limits
 - Habilitative and Rehabilitative Therapy
 - each limited to 20 visit per type per calendar year
- Reconstructive Surgery
 - Certain surgeries and related services to gender reassignment surgery are covered when medical policy guidelines are met
- PhysicianNow Telehealth benefit
 - 24/7 access by phone, secure video and mobile app
 - B07 - \$38 subject to ded/coins
 - S01 & S04 - \$38, subject to ded/coins (1st consult free)
 - G06 - \$35 copay (1st consult free)

Identity Protection

New Service Free to All Eligible Members

■ Experian ProtectMyID

- For each covered adult, 18 and older
- Credit monitoring, fraud detection, fraud resolution support
- Retail value of \$15.95/month
- Add Experian FamilySecure for credit monitoring for children under 18

■ Enrollment

- Members must enroll with Experian, no auto-enrollment
 - Members receive 12 months of services
- Enroll online through BlueAccessSM, or toll-free number
- Members will be asked for their BlueCross Subscriber ID
- Automatically renewed each year if medical coverage is active

Rate & Subsidy Comparison 2016 vs. 2017

Region 3 - Chattanooga				
40-Year-Old, Non Smoker				
150% FPL \$17,800	B07S		S04S	
	2016	2017	2016	2017
	Plan Price			
	\$236.78	\$422.01	\$329.51	\$506.22
	Federal Subsidy	\$226.77	\$422.01	\$226.77
	Member Pays	\$10.01	\$0.00	\$102.74

Region 5 - West				
40-Year-Old, Non Smoker				
	B07S		S04S	
	2016	2017	2016	2017
	Plan Price			
	\$242.53	\$436.63	\$337.52	\$523.75
	Federal Subsidy	\$242.53	\$436.63	\$247.85
	Member Pays	\$0.00	\$0.00	\$89.67

40-Year-Old, Non Smoker				
250% FPL \$29,700	B07S		S04S	
	2016	2017	2016	2017
	Plan Price			
	\$294.48	\$422.01	\$329.51	\$506.22
	Federal Subsidy	\$83.83	\$397.10	\$83.83
	Member Pays	\$210.65	\$24.91	\$245.68

40-Year-Old, Non Smoker				
	B07S		S04S	
	2016	2017	2016	2017
	Plan Price			
	\$242.53	\$436.63	\$337.52	\$523.75
	Federal Subsidy	\$104.91	\$417.90	\$104.91
	Member Pays	\$137.62	\$18.73	\$232.61

40-Year-Old, Non Smoker				
400% FPL \$47,500	B07S		S04S	
	2016	2017	2016	2017
	Plan Price			
	\$236.78	\$422.01	\$329.51	\$506.22
	Federal Subsidy	\$0.00	\$216.74	\$0.00
	Member Pays	\$236.78	\$205.27	\$329.51

40-Year-Old, Non Smoker				
	B07S		S04S	
	2016	2017	2016	2017
	Plan Price			
	\$242.53	\$436.63	\$337.52	\$523.75
	Federal Subsidy	\$0.00	\$237.54	\$0.00
	Member Pays	\$242.53	\$199.09	\$337.52

Plan Price, Subsidy, and Member Pays are projected amounts. Actuals should be determined by applying on healthcare.gov.

Additional Examples available in Appendix

Rate & Subsidy Comparison 2016 vs. 2017

<u>Region 7 - East Central</u>					
150% FPL \$17,800	<u>40-Year-Old, Non Smoker</u>				
	B07S		S04S		
	<u>2016</u>	<u>2017</u>	<u>2016</u>	<u>2017</u>	
	Plan Price	\$213.02	\$383.52	\$296.46	\$460.04
	Federal Subsidy	\$208.93	\$383.52	\$208.93	\$460.04
Member Pays	\$4.09	\$0.00	\$87.53	\$0.00	

Region 8 - West Central			
40-Year-Old, Non Smoker			
B07S		S04S	
<u>2016</u>	<u>2017</u>	<u>2016</u>	<u>2017</u>
\$243.22	\$437.88	\$338.49	\$525.26
\$243.22	\$437.88	\$277.26	\$525.26
\$0.00	\$0.00	\$61.23	\$0.00

250% FPL \$29,700	40-Year-Old, Non Smoker			
	B07S		S04S	
	2016	2017	2016	2017
	Plan Price	\$213.02	\$383.52	\$296.46
Federal Subsidy	\$65.99	\$342.35	\$65.99	\$342.35
Member Pays	\$147.03	\$41.17	\$230.47	\$117.69

40-Year-Old, Non Smoker			
B07S		S04S	
<u>2016</u>	<u>2017</u>	<u>2016</u>	<u>2017</u>
\$243.22	\$437.88	\$338.49	\$525.26
\$134.32	\$419.68	\$134.32	\$419.68
\$108.90	\$18.20	\$204.17	\$105.58

400% FPL \$47,500	40-Year-Old, Non Smoker			
	B07S		S04S	
	2016	2017	2016	2017
	Plan Price	\$213.02	\$383.52	\$296.46
Federal Subsidy	\$0.00	\$161.99	\$0.00	\$161.99
Member Pays	\$213.02	\$221.53	\$296.46	\$298.05

40-Year-Old, Non Smoker			
B07S		S04S	
<u>2016</u>	<u>2017</u>	<u>2016</u>	<u>2017</u>
\$243.22	\$437.88	\$338.49	\$525.26
\$0.00	\$239.32	\$0.00	\$239.32
\$243.22	\$198.56	\$338.49	\$285.94

Plan Price, Subsidy, and Member Pays are projected amounts. Actuals should be determined by applying on healthcare.gov.

Additional Examples available in Appendix

Marketplace Advocates Map

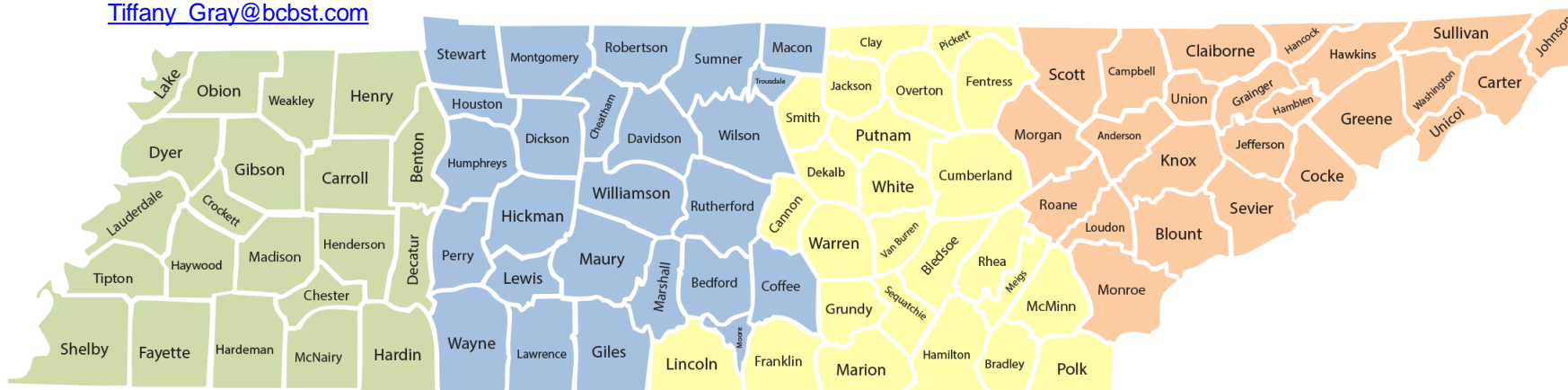
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Questions?

Appendix

2017 Percentage Ranges for APTC 2016 Federal Poverty Level for 2017 Subsidy

Household Size	100%	133%	150%	200%	250%	300%	400%
1	\$11,880	\$15,800	\$17,820	\$23,760	\$29,700	\$35,640	\$47,520
2	16,020	21,307	24,030	32,040	40,050	48,060	64,080
3	20,160	26,813	30,240	40,320	50,400	60,480	80,640
4	24,300	32,319	36,450	48,600	60,750	72,900	97,200
5	28,440	37,825	42,660	56,880	71,100	85,320	113,760
6	32,580	43,331	48,870	65,160	81,450	97,740	130,320
7	36,730	48,851	55,095	73,460	91,825	110,190	146,920
8	40,890	54,384	61,335	81,780	102,225	122,670	163,560

2016 FPL for 2017 Subsidy

2017 Income Ranges for CSR Eligibility

2017 Income Ranges for CSR High-level CSR plans(-C suffix) 94% actuarial value			2017 Income Ranges for CSR Mid-level CSR plans (-B suffix) 87% actuarial value		
Household Size	100%	150%	Household Size	151%	200%
1	\$11,880	\$17,820	1	\$17,939	\$23,760
2	16,020	24,030	2	24,190	32,040
3	20,160	30,240	3	30,442	40,320
4	24,300	36,450	4	36,693	48,600
5	28,440	42,660	5	42,944	56,880
6	32,580	48,870	6	49,196	65,160
7	36,730	55,095	7	55,462	73,460
8	40,890	61,335	8	61,744	81,780

2017 Income Ranges for CSR Low-level CSR plans (-A suffix) 73% actuarial value		
Household Size	201%	250%
1	\$23,879	\$29,700
2	32,200	40,050
3	40,522	50,400
4	48,843	60,750
5	57,164	71,100
6	65,486	81,450
7	73,827	91,825
8	82,189	102,225

Rate & Subsidy Comparison 2016 vs. 2017

Region 3 - Chattanooga

150% FPL

\$17,800

30-Year-Old, Non Smoker

B07S		S04S	
<u>2016</u>	<u>2017</u>	<u>2016</u>	<u>2017</u>
\$210.28	\$374.79	\$292.64	\$449.57
\$194.54	\$374.79	\$194.54	\$449.57
\$15.74	\$0.00	\$98.10	\$0.00

40-Year-Old, Non Smoker

B07S		S04S	
<u>2016</u>	<u>2017</u>	<u>2016</u>	<u>2017</u>
\$236.78	\$422.01	\$329.51	\$506.22
\$226.77	\$422.01	\$226.77	\$506.22
\$10.01	\$0.00	\$102.74	\$0.00

50-Year-Old, Non Smoker

B07S		S04S	
<u>2016</u>	<u>2017</u>	<u>2016</u>	<u>2017</u>
\$330.89	\$589.76	\$460.48	\$707.43
\$330.89	\$589.76	\$341.25	\$707.43
\$0.00	\$0.00	\$119.23	\$0.00

250% FPL

\$29,700

30-Year-Old, Non Smoker

B07S		S04S	
<u>2016</u>	<u>2017</u>	<u>2016</u>	<u>2017</u>
\$210.28	\$374.79	\$292.64	\$449.57
\$51.60	\$329.93	\$51.60	\$329.93
\$158.68	\$44.86	\$241.04	\$119.64

40-Year-Old, Non Smoker

B07S		S04S	
<u>2016</u>	<u>2017</u>	<u>2016</u>	<u>2017</u>
\$294.48	\$422.01	\$329.51	\$506.22
\$83.83	\$397.10	\$83.83	\$397.10
\$210.65	\$24.91	\$245.68	\$109.12

50-Year-Old, Non Smoker

B07S		S04S	
<u>2016</u>	<u>2017</u>	<u>2016</u>	<u>2017</u>
\$330.89	\$589.76	\$460.48	\$707.43
\$198.31	\$589.76	\$198.31	\$635.72
\$132.58	\$0.00	\$262.17	\$71.71

400% FPL

\$47,500

30-Year-Old, Non Smoker

B07S		S04S	
<u>2016</u>	<u>2017</u>	<u>2016</u>	<u>2017</u>
\$210.28	\$374.79	\$292.64	\$449.57
\$0.00	\$149.57	\$0.00	\$149.57
\$210.28	\$225.22	\$292.64	\$300.00

40-Year-Old, Non Smoker

B07S		S04S	
<u>2016</u>	<u>2017</u>	<u>2016</u>	<u>2017</u>
\$236.78	\$422.01	\$329.51	\$506.22
\$0.00	\$216.74	\$0.00	\$216.74
\$236.78	\$205.27	\$329.51	\$289.48

50-Year-Old, Non Smoker

B07S		S04S	
<u>2016</u>	<u>2017</u>	<u>2016</u>	<u>2017</u>
\$330.89	\$589.76	\$460.48	\$707.43
\$23.73	\$455.36	\$23.73	\$455.36
\$307.16	\$134.40	\$436.75	\$252.07

Plan Price, Subsidy, and Member Pays are projected amounts. Actuals should be determined by applying on healthcare.gov.

Rate & Subsidy Comparison 2016 vs. 2017

Region 5 - West

150% FPL \$17,800	<u>30-Year-Old, Non Smoker</u>			
	B07S		S04S	
	<u>2016</u>	<u>2017</u>	<u>2016</u>	<u>2017</u>
Plan Price	\$215.39	\$387.77	\$299.75	\$465.15
Federal Subsidy	\$213.27	\$387.77	\$213.27	\$465.15
Member Pays	\$2.12	\$0.00	\$86.48	\$0.00

40-Year-Old, Non Smoker			
B07S		S04S	
2016	2017	2016	2017
\$242.53	\$436.63	\$337.52	\$523.75
\$242.53	\$436.63	\$247.85	\$523.75
\$0.00	\$0.00	\$89.67	\$0.00

B07S		S04S	
2016	2017	2016	2017
\$338.93	\$610.19	\$471.68	\$731.94
\$338.93	\$610.19	\$370.71	\$731.94
\$0.00	\$0.00	\$100.97	\$0.00

250% FPL \$29,700	30-Year-Old, Non Smoker			
	B07S		S04S	
	2016	2017	2016	2017
Plan Price	\$215.39	\$387.77	\$299.75	\$465.15
Federal Subsidy	\$70.33	\$348.40	\$70.33	\$348.40
Member Pays	\$145.06	\$39.37	\$229.42	\$116.75

40-Year-Old, Non Smoker			
B07S		S04S	
2016	2017	2016	2017
\$242.53	\$436.63	\$337.52	\$523.75
\$104.91	\$417.90	\$104.91	\$417.90
\$137.62	\$18.73	\$232.61	\$105.85

B07S		S04S	
2016	2017	2016	2017
\$338.93	\$610.19	\$471.68	\$731.94
\$227.77	\$610.19	\$227.77	\$664.78
\$111.16	\$0.00	\$243.91	\$67.16

400% FPL \$47,500	30-Year-Old, Non Smoker			
	B07S		S04S	
	<u>2016</u>	<u>2017</u>	<u>2016</u>	<u>2017</u>
Plan Price	\$215.39	\$387.77	\$299.75	\$465.15
Federal Subsidy	\$0.00	\$168.04	\$0.00	\$168.04
Member Pays	\$215.39	\$219.73	\$299.75	\$297.11

B07S		S04S	
<u>2016</u>	<u>2017</u>	<u>2016</u>	<u>2017</u>
\$242.53	\$436.63	\$337.52	\$523.75
\$0.00	\$237.54	\$0.00	\$237.54
\$242.53	\$199.09	\$337.52	\$286.21

50-Year-Old, Non Smoker			
B07S		S04S	
2016	2017	2016	2017
\$338.93	\$610.19	\$471.68	\$731.94
\$53.59	\$484.42	\$53.59	\$484.42
\$285.34	\$125.77	\$418.09	\$247.52

Premium and Subsidy are projected amounts. Actuals should be determined by applying on healthcare.gov.

Rate & Subsidy Comparison 2016 vs. 2017

Region 7 - East Central

150% FPL \$17,800	<u>30-Year-Old, Non Smoker</u>				<u>40-Year-Old, Non Smoker</u>				<u>50-Year-Old, Non Smoker</u>			
	B07S		S04S		B07S		S04S		B07S		S04S	
	<u>2016</u>	<u>2017</u>	<u>2016</u>	<u>2017</u>	<u>2016</u>	<u>2017</u>	<u>2016</u>	<u>2017</u>	<u>2016</u>	<u>2017</u>	<u>2016</u>	<u>2017</u>
Plan Price	\$189.18	\$340.60	\$263.29	\$408.57	\$213.02	\$383.52	\$296.46	\$460.04	\$297.69	\$535.96	\$414.30	\$642.91
Federal Subsidy	\$178.70	\$340.60	\$178.70	\$408.57	\$208.93	\$383.52	\$208.93	\$460.04	\$297.69	\$535.96	\$316.31	\$642.91
Member Pays	\$10.48	\$0.00	\$84.59	\$0.00	\$4.09	\$0.00	\$87.53	\$0.00	\$0.00	\$0.00	\$97.99	\$0.00

250% FPL \$29,700	<u>30-Year-Old, Non Smoker</u>				<u>40-Year-Old, Non Smoker</u>				<u>50-Year-Old, Non Smoker</u>			
	B07S		S04S		B07S		S04S		B07S		S04S	
	<u>2016</u>	<u>2017</u>	<u>2016</u>	<u>2017</u>	<u>2016</u>	<u>2017</u>	<u>2016</u>	<u>2017</u>	<u>2016</u>	<u>2017</u>	<u>2016</u>	<u>2017</u>
Plan Price	\$189.18	\$340.60	\$263.29	\$408.57	\$213.02	\$383.52	\$296.46	\$460.04	\$297.69	\$535.96	\$414.30	\$642.91
Federal Subsidy	\$35.76	\$281.31	\$35.76	\$281.31	\$65.99	\$342.35	\$65.99	\$342.35	\$173.37	\$535.96	\$173.37	\$559.21
Member Pays	\$153.42	\$59.29	\$227.53	\$127.26	\$147.03	\$41.17	\$230.47	\$117.69	\$124.32	\$0.00	\$240.93	\$83.70

400% FPL \$47,500	<u>30-Year-Old, Non Smoker</u>				<u>40-Year-Old, Non Smoker</u>				<u>50-Year-Old, Non Smoker</u>			
	B07S		S04S		B07S		S04S		B07S		S04S	
	<u>2016</u>	<u>2017</u>	<u>2016</u>	<u>2017</u>	<u>2016</u>	<u>2017</u>	<u>2016</u>	<u>2017</u>	<u>2016</u>	<u>2017</u>	<u>2016</u>	<u>2017</u>
Plan Price	\$189.18	\$340.60	\$263.29	\$408.57	\$213.02	\$383.52	\$296.46	\$460.04	\$297.69	\$535.96	\$414.30	\$642.91
Federal Subsidy	\$0.00	\$100.95	\$0.00	\$100.95	\$0.00	\$161.99	\$0.00	\$161.99	\$0.00	\$378.85	\$0.00	\$378.85
Member Pays	\$189.18	\$239.65	\$263.29	\$307.62	\$213.02	\$221.53	\$296.46	\$298.05	\$297.69	\$157.11	\$414.30	\$264.06

Premium and Subsidy are projected amounts. Actuals should be determined by applying on healthcare.gov.

Rate & Subsidy Comparison 2016 vs. 2017

Region 8 - West Central

150% FPL

\$17,800

30-Year-Old, Non Smoker

B07S		S04S	
<u>2016</u>	<u>2017</u>	<u>2016</u>	<u>2017</u>
\$216.00	\$388.89	\$300.62	\$466.49
\$216.00	\$388.89	\$239.39	\$466.49
\$0.00	\$0.00	\$61.23	\$0.00

40-Year-Old, Non Smoker

B07S		S04S	
<u>2016</u>	<u>2017</u>	<u>2016</u>	<u>2017</u>
\$243.22	\$437.88	\$338.49	\$525.26
\$243.22	\$437.88	\$277.26	\$525.26
\$0.00	\$0.00	\$61.23	\$0.00

50-Year-Old, Non Smoker

B07S		S04S	
<u>2016</u>	<u>2017</u>	<u>2016</u>	<u>2017</u>
\$339.89	\$611.94	\$473.04	\$734.05
\$339.89	\$611.94	\$411.81	\$734.05
\$0.00	\$0.00	\$61.23	\$0.00

250% FPL

\$29,700

30-Year-Old, Non Smoker

B07S		S04S	
<u>2016</u>	<u>2017</u>	<u>2016</u>	<u>2017</u>
\$216.00	\$388.89	\$300.62	\$466.49
\$96.45	\$349.99	\$96.45	\$349.99
\$119.55	\$38.90	\$204.17	\$116.50

40-Year-Old, Non Smoker

B07S		S04S	
<u>2016</u>	<u>2017</u>	<u>2016</u>	<u>2017</u>
\$243.22	\$437.88	\$338.49	\$525.26
\$134.32	\$419.68	\$134.32	\$419.68
\$108.90	\$18.20	\$204.17	\$105.58

50-Year-Old, Non Smoker

B07S		S04S	
<u>2016</u>	<u>2017</u>	<u>2016</u>	<u>2017</u>
\$339.89	\$611.97	\$473.04	\$734.05
\$268.87	\$611.97	\$268.87	\$667.28
\$71.02	\$0.00	\$204.17	\$66.77

400% FPL

\$47,500

30-Year-Old, Non Smoker

B07S		S04S	
2016	2017	2016	2017
\$216.00	\$388.89	\$300.62	\$466.49
\$0.00	\$169.63	\$0.00	\$169.63
\$216.00	\$219.26	\$300.62	\$296.86

40-Year-Old, Non Smoker

B07S		S04S	
<u>2016</u>	<u>2017</u>	<u>2016</u>	<u>2017</u>
\$243.22	\$437.88	\$338.49	\$525.26
\$0.00	\$239.32	\$0.00	\$239.32
\$243.22	\$198.56	\$338.49	\$285.94

50-Year-Old, Non Smoker

B07S		S04S	
<u>2016</u>	<u>2017</u>	<u>2016</u>	<u>2017</u>
\$339.89	\$611.94	\$473.04	\$734.05
\$94.69	\$486.92	\$94.69	\$486.92
\$245.20	\$125.02	\$378.35	\$247.13

Premium and Subsidy are projected amounts. Actuals should be determined by applying on healthcare.gov.

\$0 Premium plans available, after subsidy

Region 3 - Chattanooga								
Age	Upper income limit to get Silver 04S for \$0/month				Upper income limit to get Bronze 07S for \$0/month			
	Subscriber Only	Subscriber +Spouse	Subscriber + 1 Child	Subscriber + 2 child	Subscriber Only	Subscriber +Spouse	Subscriber + 1 Child	Subscriber + 2 child
21	\$19,160	\$30,119	\$27,820	\$36,383	\$24,815	\$40,433	\$36,683	\$48,385
30	\$20,110	\$31,692	\$28,697	\$37,223	\$26,355	\$43,212	\$38,101	\$49,743
35	\$20,690	\$32,763	\$29,245	\$37,753	\$27,305	\$44,916	\$38,987	\$50,618
40	\$21,055	\$33,466	\$29,590	\$38,088	\$27,895	\$45,981	\$39,546	\$51,212
45	\$22,095	\$35,472	\$30,589	\$39,066	\$29,575	\$49,897	\$41,265	\$52,939
50	\$24,125	\$39,268	\$32,615	\$41,104	\$33,050	\$61,711	\$44,694	\$56,335
55	\$26,815	\$44,039	\$35,337	\$43,845	\$38,525	\$64,000	\$49,499	\$60,474
60	\$29,460	\$49,486	\$38,073	\$46,641	\$46,885	\$64,000	\$57,860	\$68,833
65+	\$31,025	\$54,702	\$39,598	\$48,214	\$47,515	\$64,000	\$62,800	\$73,772
Income must be greater than:	\$11,900	\$16,020	\$16,020	\$20,200	\$11,900	\$16,020	\$16,020	\$20,200
Notes:								
1) In subscriber/spouse examples, both are the same age								
2) All children are under age 21								
3) All examples are non-smokers								

Ranges are projected. Actuals would be determined through application on healthcare.gov.

\$0 Premium plans available, after subsidy

Region 5 - West								
Age	Upper income limit to get Silver 04S for \$0/month				Upper income limit to get Bronze 07S for \$0/month			
	Subscriber Only	Subscriber +Spouse	Subscriber + 1 Child	Subscriber + 2 child	Subscriber Only	Subscriber +Spouse	Subscriber + 1 Child	Subscriber + 2 child
21	\$19,410	\$30,531	\$28,191	\$36,873	\$25,220	\$41,163	\$37,284	\$49,180
30	\$20,375	\$32,148	\$29,083	\$37,729	\$26,790	\$43,990	\$38,728	\$50,577
35	\$20,970	\$33,296	\$29,641	\$38,268	\$27,750	\$45,723	\$39,628	\$51,530
40	\$21,340	\$34,014	\$29,993	\$38,611	\$28,355	\$46,807	\$40,212	\$52,136
45	\$22,400	\$36,053	\$31,010	\$39,604	\$30,100	\$51,624	\$42,009	\$53,891
50	\$24,520	\$39,914	\$33,146	\$41,773	\$33,645	\$63,849	\$45,497	\$57,346
55	\$27,255	\$44,831	\$35,915	\$44,561	\$39,860	\$64,000	\$51,211	\$62,561
60	\$29,970	\$51,203	\$38,699	\$47,406	\$47,500	\$64,000	\$59,862	\$71,213
65+	\$31,585	\$56,597	\$40,269	\$49,006	\$47,500	\$64,000	\$64,000	\$76,325
Income must be greater than:	\$11,900	\$16,020	\$16,020	\$20,200	\$11,900	\$16,020	\$16,020	\$20,200
Notes:								
1) In subscriber/spouse examples, both are the same age								
2) All children are under age 21								
3) All examples are non-smokers								

Ranges are projected. Actuals would be determined through application on healthcare.gov.

\$0 Premium plans available, after subsidy

Region 7 - East Central								
Age	Upper income limit to get Silver 04S for \$0/month				Upper income limit to get Bronze 07S for \$0/month			
	Subscriber Only	Subscriber +Spouse	Subscriber + 1 Child	Subscriber + 2 child	Subscriber Only	Subscriber +Spouse	Subscriber + 1 Child	Subscriber + 2 child
21	\$18,485	\$28,999	\$26,813	\$35,047	\$23,720	\$38,589	\$35,046	\$46,221
30	\$19,385	\$30,495	\$27,645	\$35,846	\$25,185	\$41,098	\$36,399	\$47,516
35	\$19,940	\$31,415	\$28,167	\$36,351	\$26,085	\$42,723	\$37,243	\$48,332
40	\$20,290	\$31,990	\$28,496	\$36,670	\$26,650	\$43,736	\$37,776	\$48,849
45	\$21,275	\$33,891	\$29,445	\$37,599	\$28,250	\$46,622	\$39,312	\$50,349
50	\$23,155	\$37,511	\$31,295	\$39,432	\$31,435	\$56,087	\$42,511	\$53,583
55	\$25,620	\$41,886	\$33,764	\$41,894	\$35,310	\$64,000	\$46,428	\$57,528
60	\$28,140	\$46,424	\$36,372	\$44,560	\$42,610	\$64,000	\$52,585	\$62,555
65+	\$29,525	\$49,717	\$37,827	\$46,060	\$47,105	\$64,000	\$57,075	\$67,046
Income must be greater than:	\$11,900	\$16,020	\$16,020	\$20,200	\$11,900	\$16,020	\$16,020	\$20,200
Notes:								
1) In subscriber/spouse examples, both are the same age								
2) All children are under age 21								
3) All examples are non-smokers								

Ranges are projected. Actuals would be determined through application on healthcare.gov.

\$0 Premium plans available, after subsidy

	Region 8 - West Central							
	Upper income limit to get Silver 04S for \$0/month				Upper income limit to get Bronze 07S for \$0/month			
Age	Subscriber Only	Subscriber +Spouse	Subscriber + 1 Child	Subscriber + 2 child	Subscriber Only	Subscriber +Spouse	Subscriber + 1 Child	Subscriber + 2 child
21	\$19,430	\$30,567	\$28,223	\$36,915	\$25,255	\$41,226	\$37,336	\$49,248
30	\$20,390	\$32,192	\$29,116	\$37,772	\$26,825	\$44,056	\$38,781	\$50,654
35	\$20,990	\$33,342	\$29,675	\$38,312	\$27,790	\$45,793	\$39,684	\$51,610
40	\$21,365	\$34,059	\$30,027	\$38,655	\$28,390	\$46,877	\$40,273	\$52,215
45	\$22,425	\$36,103	\$31,046	\$39,651	\$30,145	\$51,772	\$42,072	\$53,973
50	\$23,155	\$39,969	\$33,191	\$41,830	\$33,695	\$64,000	\$45,567	\$57,434
55	\$25,620	\$44,898	\$35,964	\$44,623	\$39,975	\$64,000	\$51,361	\$62,745
60	\$28,140	\$51,351	\$38,753	\$47,472	\$47,515	\$64,000	\$60,037	\$71,421
65+	\$29,525	\$56,760	\$40,330	\$49,074	\$47,515	\$64,000	\$64,000	\$76,548
Income must be greater than:	\$11,900	\$16,020	\$16,020	\$20,200	\$11,900	\$16,020	\$16,020	\$20,200
Notes:								
1) In subscriber/spouse examples, both are the same age								
2) All children are under age 21								
3) All examples are non-smokers								

Ranges are projected. Actuals would be determined through application on healthcare.gov.

Thank You

